2) Amendments to the Claims

Claims 1–89 (previously canceled)

90.　(CURRENTLY AMENDED) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a transaction facilitator, the transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers and displays ~~selected~~ predetermined branding indicia associated with the transaction facilitator in connection with a proposed transaction, a method for enabling a payment from a buyer to a seller utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

in response to receipt of transaction information from the transaction facilitator corresponding to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator ~~and redirection of the buyer computer~~ to the payment enabling system, displaying information to the buyer computer for enabling the buyer to select a payment instrument, the information including the predetermined ~~and displaying identical selected~~ branding indicia associated with ~~as the selected branding indicia of~~ the transaction facilitator;

receiving transaction details information from the transaction facilitator;

creating an electronic invoice for the transaction utilizing the transaction details information;

displaying the electronic invoice to the buyer for approval;

in response to approval of the transaction from the buyer, displaying information to the buyer computer corresponding to a plurality of payment instruments for selection by the buyer for making payment to the seller;

receiving information from the buyer computer corresponding to a selected one of the plurality of payment instruments, indicative of the buyer's selection of a particular payment instrument for paying the seller;

completing the transaction between the buyer and the seller by utilizing the selected payment instrument to obtain funds from the buyer and transfer such funds to the seller.

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91. (CURRENTLY AMENDED) The method of claim 90, wherein the information displayed to the buyer computer further includes co-branding information comprising the branding indicia associated with ~~of~~ the entity running the payment enabler.

92. (PREVIOUSLY PRESENTED) The method of claim 90, wherein the information displayed to the buyer computer comprises a web page from an Internet web server.

93. (PREVIOUSLY PRESENTED) The method of claim 90, wherein the information displayed to the buyer computer comprises a registration page that enables the buyer to register with the payment enabler for the purpose of selecting a payment instrument.

94. (PREVIOUSLY PRESENTED) The method of claim 93, wherein the buyer registers a payment instrument prior to the transaction via a static registration process.

95. (PREVIOUSLY PRESENTED) The method of claim 93, wherein the buyer registers a payment instrument after the transaction via a dynamic registration process.

96. (PREVIOUSLY PRESENTED) The method of claim 90, wherein the transaction details information includes a transaction ID provided by the transaction facilitator.

97. (PREVIOUSLY PRESENTED) The method of claim 90, wherein the transaction details information includes price, shipping charges, handling charges, and total price.

98. (PREVIOUSLY PRESENTED) The method of claim 90, further comprising the step of communicating buyer user ID information from the transaction facilitator to the payment facilitator for use as a registration record ID.

99. (CURRENTLY AMENDED) The method of claim 90, wherein the payment enabler is connected for communications with one or more payment instrument

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processors which carry out issuance of <u>an</u> appropriate payment <u>instrument</u> ~~instruments~~ in response to selection by the <u>buyer</u> ~~payment enabler~~.

100. (PREVIOUSLY PRESENTED) The method of claim 99, wherein the payment instrument processors are selected from the group comprising: a credit card transaction processor, a flash cash processor, a electronic funds transaction processor, a virtual private payment account processor, and a paper check processor.

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101. (CURRENTLY AMENDED) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a transaction facilitator, the transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers and displays <u>predetermined</u> ~~selected~~ branding indicia <u>associated with the transaction facilitator</u> in connection with a proposed transaction, a method for enabling a payment from a buyer to a seller utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

in response to <u>receipt of transaction information corresponding to</u> a proposed transaction between the buyer and the seller facilitated by the transaction facilitator ~~and redirection of the seller computer~~ to the payment enabling system, displaying information to the seller computer for enabling the seller to select a disbursement instrument, the information including <u>the predetermined</u> ~~and displaying identical selected~~ branding indicia <u>associated with</u> ~~as the selected branding indicia of~~ the transaction facilitator;

displaying information to the seller computer corresponding to a plurality of disbursement instruments selectable by the seller for receiving payment;

receiving information from the seller computer corresponding to a selected one of the plurality of disbursement instruments, indicative of the seller's selection of a particular disbursement instrument for receiving payment; and

completing the transaction between the buyer and the seller by obtaining funds from the buyer and transferring such funds to the seller utilizing the selected disbursement instrument.

102. (CURRENTLY AMENDED) The method of claim 101, wherein the information displayed to the seller computer further includes co-branding information comprising the branding indicia <u>associated with</u> ~~of~~ the entity running <u>the</u> payment enabler.

103. (PREVIOUSLY PRESENTED) The method of claim 101, wherein the information displayed to the seller computer comprises a web page from an Internet web server.

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104. (PREVIOUSLY PRESENTED) The method of claim 101, wherein the information displayed to the seller computer comprises a registration page that enables the seller to register with the payment enabler for the purpose of selecting a disbursement instrument.

105. (PREVIOUSLY PRESENTED) The method of claim 104, wherein the seller registers a disbursement instrument prior to the transaction via a static registration process.

106. (PREVIOUSLY PRESENTED) The method of claim 104, wherein the seller registers a disbursement instrument after the transaction via a dynamic registration process.

107. (PREVIOUSLY PRESENTED) The method of claim 101, further comprising the steps of, prior to the step of completing the transaction:

receiving transaction details information from the transaction facilitator; and

obtaining approval of the transaction from the buyer based upon the transaction details information.

108. (PREVIOUSLY PRESENTED) The method of claim 107, wherein the transaction details information includes a transaction ID provided by the transaction facilitator.

109. (PREVIOUSLY PRESENTED) The method of claim 107, wherein the transaction details information includes price, shipping charges, handling charges, and total price.

110. (PREVIOUSLY PRESENTED) The method of claim 101, further comprising the step of communicating seller user ID information from the transaction facilitator to the payment facilitator for use as a registration record ID.

111. (CURRENTLY AMENDED) The method of claim 101, wherein the payment enabler is connected for communications with one or more payment instrument

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processors which carry out issuance of <u>an</u> appropriate ~~payment~~ <u>disbursement instrument</u> ~~instruments~~ in response to selection by the <u>seller</u> ~~payment enabler~~.

112.   (PREVIOUSLY PRESENTED) The method of claim 111, wherein the payment instrument processors are selected from the group comprising: a credit card transaction processor, a flash cash processor, a electronic funds transaction processor, a virtual private payment account processor, and a paper check processor.

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113. (CURRENTLY AMENDED) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a transaction facilitator, the transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers and displays predetermined selected branding indicia associated with the transaction facilitator to buyers and sellers in connection with a proposed transaction, a method for enabling a payment from a buyer to a seller utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator and redirection of the seller computer to the payment enabling system, displaying information to the seller computer for enabling the seller to select a disbursement instrument, the information including and displaying identical selected branding indicia as the selected branding indicia of the transaction facilitator;

in response to receipt of transaction information from the transaction facilitator corresponding to a the proposed transaction between the buyer and the seller facilitated by the transaction facilitator and redirection of the buyer computer to the payment enabling system, displaying information to the buyer computer for enabling the buyer to select a payment instrument, the information including the predetermined and displaying identical selected branding indicia associated with as the selected branding indicia of the transaction facilitator;

receiving transaction details information from the transaction facilitator;

generating an electronic invoice for the transaction utilizing the transaction details information;

displaying the electronic invoice to the buyer for approval;

in response to approval of the transaction from the buyer, displaying information to the buyer computer corresponding to a plurality of payment instruments for selection by the buyer for making payment to the seller;

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receiving information from the buyer computer corresponding to a selected one of the plurality of payment instruments, indicative of the buyer's selection of a particular payment instrument for paying the seller;

displaying information to the seller computer corresponding to a plurality of disbursement instruments selectable by the seller for receiving payment;

receiving information from the seller computer corresponding to a selected one of the plurality of disbursement instruments, indicative of the seller's selection of a particular disbursement instrument for receiving payment; and

completing the transaction between the buyer and the seller by utilizing the selected payment instrument to obtain funds from the buyer and transfer such funds to the seller utilizing the selected disbursement instrument.

114.   (CURRENTLY AMENDED) The method of claim 113, wherein the information displayed to the buyer computer and/or to the seller computer further includes co-branding information comprising the branding indicia associated with ~~of~~ an entity running the payment enabler.

115.   (PREVIOUSLY PRESENTED) The method of claim 113, wherein the information displayed to the buyer computer comprises a web page from an Internet web server.

116.   (PREVIOUSLY PRESENTED) The method of claim 115, wherein the information displayed to the buyer computer comprises a registration page that enables the buyer to register with the payment enabler for the purpose of selecting a payment instrument.

117.   (PREVIOUSLY PRESENTED) The method of claim 116, wherein the buyer registers a payment instrument prior to the transaction via a static registration process.

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118. (PREVIOUSLY PRESENTED) The method of claim 116, wherein the buyer registers a payment instrument after the transaction via a dynamic registration process.

119. (PREVIOUSLY PRESENTED) The method of claim 113, wherein the information displayed to the seller computer comprises a web page from an Internet web server.

120. (PREVIOUSLY PRESENTED) The method of claim 119, wherein the information displayed to the seller computer comprises a registration page that enables the seller to register with the payment enabler for the purpose of selecting a disbursement instrument.

121. (PREVIOUSLY PRESENTED) The method of claim 120, wherein the seller registers a disbursement instrument prior to the transaction via a static registration process.

122. (PREVIOUSLY PRESENTED) The method of claim 120, wherein the seller registers a disbursement instrument after the transaction via a dynamic registration process.

123. (PREVIOUSLY PRESENTED) The method of claim 113, wherein the transaction details information includes a transaction ID provided by the transaction facilitator.

124. (PREVIOUSLY PRESENTED) The method of claim 113, wherein the transaction details information includes price, shipping charges, handling charges, and total price.

125. (PREVIOUSLY PRESENTED) The method of claim 113, further comprising the step of communicating buyer user ID information from the transaction facilitator to the payment enabler for use as a registration record ID.

126. (CURRENTLY AMENDED) The method of claim 113, wherein the payment enabler is connected for communications with one or more payment instrument

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processors which carry out issuance of appropriate payment or disbursement instruments in response to selection by the buyer or seller ~~payment enabler~~.

127. (PREVIOUSLY PRESENTED) The method of claim 126, wherein the payment instrument processors are selected from the group comprising: a credit card transaction processor, a flash cash processor, a electronic funds transaction processor, a virtual private payment account processor, and a paper check processor.

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128.   (CURRENTLY AMENDED) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a transaction facilitator, the transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers and displays <u>predetermined</u> a ~~selected~~ branding indicia <u>associated with the transaction facilitator</u> to buyers and/or sellers in connection with a proposed transaction, a method for enabling a payment from a buyer to a seller utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

in response to <u>receipt of transaction information from the transaction facilitator corresponding to</u> a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, redirecting the seller computer to the payment enabling system;

displaying information from the payment enabling system to the seller computer for enabling the seller to select a disbursement instrument, the information including <u>the predetermined</u> ~~and displaying identical selected branding indicia as the selected~~ branding indicia <u>associated with</u> ~~of~~ the transaction facilitator;

in further response to <u>receipt of the transaction information</u> ~~the proposed transaction between the buyer and the seller facilitated by the transaction facilitator~~, redirecting the buyer computer to the payment enabling system;

displaying information from the payment enabling system to the buyer computer for enabling the buyer to select a payment instrument, the information including <u>the predetermined</u> ~~and displaying identical selected branding indicia as the selected~~ branding indicia <u>associated with</u> ~~of~~ the transaction facilitator;

communicating transaction details information from the transaction facilitator to the payment enabler;

at the payment enabler, generating an electronic invoice for the transaction utilizing the transaction details information;

displaying the electronic invoice to the buyer computer for approval;

in response to approval of the transaction from the buyer, displaying information to the buyer computer corresponding to a plurality of payment instruments for selection by the buyer for making payment to the seller;

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receiving information from the buyer computer corresponding to a selected one of the plurality of payment instruments, indicative of the buyer's selection of a particular payment instrument for paying the seller;

displaying information to the seller corresponding to a plurality of disbursement instruments selectable by the seller for receiving payment;

receiving information from the seller corresponding to a selected one of the plurality of disbursement instruments, indicative of the seller's selection of a particular disbursement instrument for receiving payment; and

completing the transaction between the buyer and the seller by utilizing the selected payment instrument to obtain funds from the buyer and transfer such funds to the seller utilizing the selected disbursement instrument.

129.   (CURRENTLY AMENDED)   The method of claim 128, wherein the information displayed to the buyer computer and/or to the seller computer further includes co-branding information comprising the branding indicia associated with ~~of~~ the entity running the payment enabler.

130.   (PREVIOUSLY PRESENTED)   The method of claim 128, wherein the information displayed to the buyer computer comprises a web page from an Internet web server.

131.   (PREVIOUSLY PRESENTED)   The method of claim 130, wherein the information displayed to the buyer computer comprises a registration page that enables the buyer to register with the payment enabler for the purpose of selecting a payment instrument.

132.   (PREVIOUSLY PRESENTED)   The method of claim 131, wherein the buyer registers a payment instrument prior to the transaction via a static registration process.

133.   (PREVIOUSLY PRESENTED)   The method of claim 131, wherein the buyer registers a payment instrument after the transaction via a dynamic registration process.

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134. (PREVIOUSLY PRESENTED) The method of claim 128, wherein the information displayed to the seller computer comprises a web page from an Internet web server.

135. (PREVIOUSLY PRESENTED) The method of claim 134, wherein the information displayed to the seller computer comprises a registration page that enables the seller to register with the payment enabler for the purpose of selecting a disbursement instrument.

136. (PREVIOUSLY PRESENTED) The method of claim 135, wherein the seller registers a disbursement instrument prior to the transaction via a static registration process.

137. (PREVIOUSLY PRESENTED) The method of claim 135, wherein the seller registers a disbursement instrument after the transaction via a dynamic registration process.

138. (PREVIOUSLY PRESENTED) The method of claim 128, wherein the transaction details information includes a transaction ID provided by the transaction facilitator.

139. (PREVIOUSLY PRESENTED) The method of claim 128, wherein the transaction details information includes price, shipping charges, handling charges, and total price.

140. (PREVIOUSLY PRESENTED) The method of claim 128, further comprising the step of communicating buyer user ID information from the transaction facilitator to the payment enabler for use as a registration record ID.

141. (PREVIOUSLY PRESENTED) The method of claim 128, wherein the payment enabler is connected for communications with one or more payment instrument processors which carry out issuance of appropriate payment and disbursement instruments in response to selection by the buyer or the seller by the payment enabler.

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142. (PREVIOUSLY PRESENTED) The method of claim 141, wherein the payment instrument processors are selected from the group comprising: a credit card transaction processor, a flash cash processor, a electronic funds transaction processor, a virtual private payment account processor, and a paper check processor.

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143. (CURRENTLY AMENDED) An online commerce system for effecting payment in a online transaction between a buyer and a seller, the buyer operating a network-accessing buyer computer, the seller operating a network-accessing seller computer, comprising:

a transaction facilitator, the transaction facilitator operating a network-accessible transaction system that facilitates commercial transactions between buyers and sellers and displays predetermined selected branding indicia associated with the transaction facilitator to a buyer computer in connection with a proposed transaction;

the transaction system operative in response to a proposed transaction between the buyer and the seller for redirecting the buyer computer to a payment enabling system;

a payment enabling system operated by a payment enabler for enabling a payment from a buyer to a seller;

the payment enabling system operative in response to redirecting of the buyer computer for displaying information to the buyer computer for enabling the buyer to select a payment instrument, the buyer displayed information including the predetermined identical selected branding indicia as the selected branding indicia associated with of the transaction facilitator;

a communication link for communicating transaction details information from the transaction system to the payment enabling system;

the payment enabling system responsive to received transaction details information for generating an electronic invoice for the transaction utilizing the transaction details information and for displaying the electronic invoice to the buyer computer for approval;

in response to receipt of approval of the transaction from the buyer computer, the payment enabling system operative for displaying information to the buyer computer corresponding to a plurality of payment instruments for selection by the buyer for making payment to the seller;

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the payment enabling system operative to receive information from the buyer computer corresponding to a selected one of the plurality of payment instruments indicative of the buyer's selection of a particular payment instrument for paying the seller; and

the payment enabling system operative for completing the transaction between the buyer and the seller by utilizing the selected payment instrument to obtain funds from the buyer and transfer such funds to the seller.

144. (CURRENTLY AMENDED) The system of claim 143, wherein the information displayed to the buyer computer further includes co-branding information comprising the branding indicia associated with ~~of~~ an entity running the payment enabling system.

145. (PREVIOUSLY PRESENTED) The system of claim 143, wherein the information displayed to the buyer computer comprises a web page from an Internet web server.

146. (PREVIOUSLY PRESENTED) The system of claim 145, wherein the information displayed to the buyer computer comprises a registration page that enables the buyer to register with the payment enabling system for the purpose of selecting a payment instrument.

147. (PREVIOUSLY PRESENTED) The system of claim 146, wherein the buyer registers a payment instrument prior to the transaction via a static registration process.

148. (PREVIOUSLY PRESENTED) The system of claim 146, wherein the buyer registers a payment instrument after the transaction via a dynamic registration process.

149. (PREVIOUSLY PRESENTED) The system of claim 143, wherein the transaction details information includes a transaction ID provided by the transaction facilitator.

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150. (PREVIOUSLY PRESENTED) The system of claim 143, wherein the transaction details information includes price, shipping charges, handling charges, and total price.

151. (PREVIOUSLY PRESENTED) The system of claim 143, further comprising the step of communicating buyer user ID information from the transaction facilitator to the payment enabler for use as a registration record ID.

152. (CURRENTLY AMENDED) The system of claim 143, further comprising a communication link for connecting the payment enabling system with one or more payment instrument processors that issue ~~which carry out issuance of~~ appropriate payment instruments in response to selection by the buyer ~~payment enabling system~~.

153. (PREVIOUSLY PRESENTED) The system of claim 152, wherein the payment instrument processors are selected from the group comprising: a credit card transaction processor, a flash cash processor, a electronic funds transaction processor, a virtual private payment account processor, and a paper check processor.

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154.   (CURRENTLY AMENDED) An online commerce system for effecting payment in a online transaction between a buyer and a seller, the buyer operating a network-accessing buyer computer, the seller operating a network-accessing seller computer, comprising:

a transaction facilitator, the transaction facilitator operating a network-accessible transaction system that facilitates commercial transactions between buyers and sellers and displays predetermined selected branding indicia associated with the transaction facilitator to a seller computer in connection with a proposed transaction;

the transaction system operative in response to a proposed transaction between the buyer and the seller for redirecting the seller computer to a payment enabling system;

a payment enabling system operated by a payment enabler for enabling a payment from a buyer to a seller;

the payment enabling system operative in response to redirecting of the seller computer for displaying information to the seller computer for enabling the seller to select a disbursement instrument, the seller displayed information including predetermined identical selected branding indicia as the selected branding indicia associated with of the transaction facilitator;

the payment enabling system further operative for displaying information to the seller computer corresponding to a plurality of disbursement instruments selectable by the seller for receiving payment;

the payment enabling system operative to receive information from the seller computer corresponding to a selected one of the plurality of disbursement instruments indicative of the seller's selection of a particular disbursement instrument for receiving payment; and

the payment enabling system operative for completing the transaction between the buyer and the seller by obtaining funds from the buyer and transferring such funds to the seller utilizing the selected disbursement instrument.

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155. (CURRENTLY AMENDED) The system of claim 154, wherein the information displayed to the seller computer further includes co-branding information comprising the branding indicia associated with ~~of~~ an entity running the payment enabling system.

156. (PREVIOUSLY PRESENTED) The system of claim 154, wherein the information displayed to the seller computer comprises a web page from an Internet web server.

157. (PREVIOUSLY PRESENTED) The system of claim 156, wherein the information displayed to the seller computer comprises a registration page that enables the seller to register with the payment enabling system for the purpose of selecting a disbursement instrument.

158. (PREVIOUSLY PRESENTED) The system of claim 157, wherein the seller registers a disbursement instrument prior to the transaction via a static registration process.

159. (PREVIOUSLY PRESENTED) The system of claim 157, wherein the seller registers a disbursement instrument after the transaction via a dynamic registration process.

160. (CURRENTLY AMENDED) The system of claim 154, further comprising a communication link for connecting the payment enabling system with one or more payment instrument processors that issue ~~which carry out issuance of~~ appropriate disbursement ~~payment~~ instruments in response to selection by the seller ~~payment enabling system~~.

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161.   (PREVIOUSLY PRESENTED) The system of claim 160, wherein the payment instrument processors are selected from the group comprising: a credit card transaction processor, a flash cash processor, a electronic funds transaction processor, a virtual private payment account processor, and a paper check processor.

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162. (CURRENTLY AMENDED) An online commerce system for effecting payment in a online transaction between a buyer and a seller, the buyer operating a network-accessing buyer computer, the seller operating a network-accessing seller computer, comprising:

a transaction facilitator, the transaction facilitator operating a network-accessible transaction system that facilitates commercial transactions between buyers and sellers and displays predetermined selected branding indicia associated with the transaction facilitator to a buyer computer and/or a seller computer in connection with a proposed transaction;

the transaction system operative in response to a proposed transaction between the buyer and the seller for redirecting the seller computer to a payment enabling system;

the transaction system further operative in response to the proposed transaction for redirecting the buyer computer to the payment enabling system;

a payment enabling system operated by a payment enabler for enabling a payment from a buyer to a seller;

the payment enabling system operative in response to redirection of the seller computer for displaying information to the seller computer for enabling the seller to select a disbursement instrument, the seller displayed information including the predetermined identical selected branding indicia as the selected branding indicia associated with of the transaction facilitator;

the payment enabling system operative in response to redirection of the buyer computer for displaying information to the buyer computer for enabling the buyer to select a payment instrument, the buyer displayed information including the predetermined identical selected branding indicia as the selected branding indicia associated with of the transaction facilitator;

a communication link for communicating transaction details information from the transaction system to the payment enabling system;

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the payment enabling system responsive to received transaction details information for generating an electronic invoice for the transaction utilizing the transaction details information and for displaying the electronic invoice to the buyer computer for approval;

in response to receipt of approval of the transaction from the buyer computer, the payment enabling system operative for displaying information to the buyer computer corresponding to a plurality of payment instruments for selection by the buyer for making payment to the seller;

the payment enabling system operative to receive information from the buyer computer corresponding to a selected one of the plurality of payment instruments indicative of the buyer's selection of a particular payment instrument for paying the seller;

the payment enabling system further operative for displaying information to the seller computer corresponding to a plurality of disbursement instruments selectable by the seller for receiving payment;

the payment enabling system operative to receive information from the seller computer corresponding to a selected one of the plurality of disbursement instruments indicative of the seller's selection of a particular disbursement instrument for receiving payment; and

the payment enabling system operative for completing the transaction between the buyer and the seller by utilizing the selected payment instrument to obtain funds from the buyer and transfer such funds to the seller utilizing the selected disbursement instrument.

163. (CURRENTLY AMENDED) The system of claim 162, wherein the information displayed to the buyer computer and/or to the seller computer further includes co-branding information comprising the branding indicia associated with of an entity running the payment enabling system.

164. (PREVIOUSLY PRESENTED) The system of claim 162, wherein the information displayed to the buyer computer comprises a web page from an Internet web server.

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165.   (PREVIOUSLY PRESENTED)   The system of claim 164, wherein the information displayed to the buyer computer comprises a registration page that enables the buyer to register with the payment enabling system for the purpose of selecting a payment instrument.

166.   (PREVIOUSLY PRESENTED)   The system of claim 165, wherein the buyer registers a payment instrument prior to the transaction via a static registration process.

167.   (PREVIOUSLY PRESENTED)   The system of claim 165, wherein the buyer registers a payment instrument after the transaction via a dynamic registration process.

168.   (PREVIOUSLY PRESENTED)   The system of claim 162, wherein the information displayed to the seller computer comprises a web page from an Internet web server.

169.   (PREVIOUSLY PRESENTED)   The system of claim 168, wherein the information displayed to the seller computer comprises a registration page that enables the seller to register with the payment enabling system for the purpose of selecting a disbursement instrument.

170.   (PREVIOUSLY PRESENTED)   The system of claim 169, wherein the seller registers a disbursement instrument prior to the transaction via a static registration process.

171.   (PREVIOUSLY PRESENTED)   The system of claim 169, wherein the seller registers a disbursement instrument after the transaction via a dynamic registration process.

172.   (PREVIOUSLY PRESENTED)   The system of claim 162, wherein the transaction details information includes a transaction ID provided by the transaction facilitator.

173.   (PREVIOUSLY PRESENTED)   The system of claim 162, wherein the transaction details information includes price, shipping charges, handling charges, and total price.

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174.   (PREVIOUSLY PRESENTED)   The system of claim 162, further comprising the step of communicating buyer user ID information from the transaction facilitator to the payment enabler for use as a registration record ID.

175.   (CURRENTLY AMENDED)   The system of claim 162, further comprising a communication link for connecting the payment enabling system with one or more payment instrument processors that issues ~~which carry out issuance of~~ appropriate payment and/or disbursement instruments in response to selection by the buyer and/or seller ~~the payment enabling system~~.

176.   (PREVIOUSLY PRESENTED) The system of claim 175, wherein the payment instrument processors are selected from the group comprising: a credit card transaction processor, a flash cash processor, a electronic funds transaction processor, a virtual private payment account processor, and a paper check processor.

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